

Information to identify the case:

Debtor 1 **Gary M. Oriolo**
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **District of New Jersey**
Case number: **16-31136-MBK**

Social Security number or ITIN **xxx-xx-1828**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary M. Oriolo

2/3/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Gary M. Oriolo
 Debtor

Case No. 16-31136-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 67

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db +Gary M. Oriolo, PO Box 3, Beachwood, NJ 08722-0003
 cr +First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
 229 Broad Street, Red Bank, NJ 07701-2009
 cr +Vincent Sessa, c/o Gorski & Knowlton, 311 White Horse Ave, STE A,
 Hamilton, NJ 08610-1430
 516482952 +AT & T Mobility, 1025 Lenox Park Road, Atlanta, GA 30319-5309
 516482948 Advanced Open MRI & Diag Imaging, 6416 Bergenline Avenue, West New York, NJ 07093-1621
 516482950 Ahsan Zafar, 751 Route 37 W, Toms River, NJ 08755-5032
 516482951 +Allan Gorsky, Esq., Gorsky & Knowlton, PC, 311 Whitehorse Avenue, Suite A,
 Hamilton, NJ 08610-1430
 516482953 Atlantic Advisors, Inc., 1304 Brielle Avenue, Unit 2, Ocean, NJ 07712-3902
 516482958 BCA Financial Services, Inc., on behalf of Community Medical Center,
 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 516482954 Bank of America Home Loans, P.O. Box 31785, Tampa, FL 33631-3785
 516482957 +Barnabas Health, Community Medical Center, P O Box 9800, Coral Springs, FL 33075-0800
 516482959 +Borough of Beachwood Tax Collector, 1600 Pinewood Road, Beachwood, NJ 08722-3007
 516482960 +Borough of Beachwood Water Department, 1600 Pinewald Road, Beachwood, NJ 08722-3007
 516482961 +Brielle Orthopedics PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776
 516482962 +Bureau Of Accounts Con, PO Box 538, Howell, NJ 07731-0538
 516482966 ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840
 (address filed with court: COMCAST, PO Box 196, Newark, NJ 07101-0069)
 516482963 +Calling All Creatures Veterinary Hospita, 246 Washington Street, Toms River, NJ 08753-7565
 516482967 Community Emergency Medical Associates, PO Box 6081, Parsippany, NJ 07054-7081
 516482969 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
 516482972 +Diversified Adjustment Service, Inc., PO Box 32145, Fridley, MN 55432-0145
 516482973 Edison Imaging Associates, PO Box 3263, Indianapolis, IN 46206-3263
 516482974 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 516482976 Gastroenterologists of Ocean County, PA, 477 Lakehurst Road, Office Suite,
 Toms River, NJ 08755-6342
 516482977 +JCP & L, P.O. Box 3687, Akron, OH 44309-3687
 516482978 +JPM Chase, PO Box 24696, Columbus, OH 43224-0696
 516482980 +KML Law Group, 701 Market Street, #5000, Philadelphia, PA 19106-1541
 516482979 #Keystone Financial Services, P.O. Box 730, Allenwood, NJ 08720-0730
 516482982 +Marcus & Zelman,LLC, 1500 Allaire Avenue, Suite 101, Ocean Township, NJ 07712-7603
 516482984 +Margaret Oriolo, 6115 Granton Avenue, North Bergen, NJ 07047-3344
 516482983 +Margaret Oriolo, 6115 Granton Avenue, Apt. 4 M, North Bergen, NJ 07047-3327
 516482986 Medical Radiology Group, PA, PO Box 11268, Lancaster, PA 17605-1268
 516482988 +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 516482990 +Municipal Court of Beachwood, 1600 Pinewald Road, Beachwood, NJ 08722-3007
 516482992 NJ Natural Gas, 1415 Wyckoff Road, Wall, NJ 07719
 516482995 +PFS Group, 2600 North Loop W, Suite 150, Houston, TX 77092-8916
 516482994 +Performance Portfolio Management, Inc., 775 Park Avenue, Suite 118,
 Huntington, NY 11743-7506
 516482996 +Phillips & Cohen Associates,LTD, 1002 Justison Street, Wilmington, DE 19801-5148
 516482997 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516482993 Retro Fitness, 33 Atlantic City Blvd., Bayville, NJ 08721
 516483000 Toms River X-ray, 154 HWY 37 West, Toms River, NJ 08755-8059
 516483001 +Township of Toms River, P.O. Box 868, Voorhees, NJ 08043-0868
 516483003 +Trojan Professional Services, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
 516483004 +U-Haul Moving & Storage at Route 37, 68 Route 37 E, Toms River, NJ 08753-6698
 516483005 +University Urology Associates, 1374 Whitehorse Hamilton Square Road, STE 101,
 Hamilton, NJ 08690-3701
 516483007 Vicking Collection, PO Box 17221, Bound Brook, NJ 08805
 516483008 +Vincent Sessa, 195 Lehigh Avenue, Suite 1, Lakewood, NJ 08701-4555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 03 2017 23:37:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 03 2017 23:37:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516482949 EDI: AFNIRECOVERY.COM Feb 03 2017 23:13:00 AFNI, Inc., PO Box 3517,
 Bloomington, IL 61702-3517
 516482955 +E-mail/Text: ebn@barnabashealth.org Feb 03 2017 23:38:23 Barnabas Health, P.O. Box 903,
 Oceanport, NJ 07757-0903
 516482956 +E-mail/Text: ebn@barnabashealth.org Feb 03 2017 23:38:23 Barnabas Health, PO Box 903,
 Oceanport, NJ 07757-0903
 516482964 +E-mail/Text: bankruptcy@usecapital.com Feb 03 2017 23:39:04 Capital Accounts,
 P.O Box 140065, Nashville, TN 37214-0065
 516482965 +E-mail/Text: compliance@chaserec.com Feb 03 2017 23:38:56 Chase Receivables,
 1247 Broadway, Sonoma, CA 95476-7503
 516482968 +E-mail/Text: ebn@barnabashealth.org Feb 03 2017 23:38:23 Community Medical Center,
 99 Route 37 West, Toms River, NJ 08755-6423

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 67

Date Rcvd: Feb 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516482970 +EDI: CCS.COM Feb 03 2017 23:18:00 Credit Collection Services, Two Wells Avenue,
Newton Center, MA 02459-3246
516482971 +EDI: RCSFNBMARIN.COM Feb 03 2017 23:13:00 Credit One Bank, P.O. Box 98875,
Las Vegas, NV 89193-8875
516482975 +E-mail/Text: nculp@firstfffcu.com Feb 03 2017 23:38:54 First Financial Federal Credit Union,
PO Box 1172, Toms River, NJ 08754-1172
516482981 +EDI: RESURGENT.COM Feb 03 2017 23:18:00 LVNV Funding, LLC, P.O. Box 740281,
Houston, TX 77274-0281
516482985 +E-mail/Text: danielle@redbanklaw.com Feb 03 2017 23:37:19 McKenna Dupont Higgins & Stone,
229 Broad Street, Red Bank, NJ 07701-2009
516482987 +EDI: MERRICKBANK.COM Feb 03 2017 23:13:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
516482989 E-mail/Text: kmorgan@morganlaw.com Feb 03 2017 23:38:47 Morgan ,Bornstein & Morgan,
1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269
516482991 +E-mail/PDF: bankruptcy@ncfsi.com Feb 03 2017 23:28:47 New Century Financial,
110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
516482998 +EDI: RMCB.COM Feb 03 2017 23:13:00 Retrieval Masters Creditors, 4 Westchester Plaza,
Suite 110, Elmsford, NY 10523-1616
516482999 EDI: SWCR.COM Feb 03 2017 23:13:00 Southwest Credit, 4120 International Pkwy, Suite 1100,
Carrollton, TX 75007-1958
516483002 +E-mail/Text: bankruptcydepartment@tsico.com Feb 03 2017 23:38:45 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
516483006 EDI: VERIZONCOMB.COM Feb 03 2017 23:13:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
516483009 E-mail/Text: collect@williamsalexander.com Feb 03 2017 23:37:43
Williams, Alexander & associates, P O Box 2148, Wayne, NJ 07474-2148

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Allen I Gorski on behalf of Creditor Vincent Sessa agorski@gorskiknowlton.com
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR
IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., FKA
The Bank of New York Trust Company, N.A., as Trustee for Residential Asset Mortgage Products,
Inc., Mortgage Asset-Backed Pass-Through Certificates dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joseph Casello on behalf of Debtor Gary M. Oriolo jcasello@cvclaw.net, jcasello627@gmail.com
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com

TOTAL: 7